

AMENDMENTS TO THE SPECIFICATION

Please amend paragraphs [013] and [014] as follows:

[013] FIG. 2 is an exemplary flow chart of a method, consistent with the principles of the present invention, for transferring value from a remote POS location; **[[and]]**

[014] FIG. 3 is an exemplary flow chart of a method, consistent with the principles of the present invention, for receiving value transferred from a remote POS location **[[.]]; and**

Please insert the following paragraph after paragraph [014] of the specification:

FIG. 4 is an exemplary flowchart illustrating one embodiment of a process, consistent with the present invention.